

Certificate Number: 03621-PAE-DE-039401668

Bankruptcy Case Number: 20-11709



03621-PAE-DE-039401668

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 4, 2025, at 11:18 o'clock AM EST, Ginevra N Perna completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 4, 2025 By: /s/Ashley Bradley

Name: Ashley Bradley

Title: Credit Counselor